

Certificate Number: 15317-NJ-DE-032310020

Bankruptcy Case Number: 18-16559



15317-NJ-DE-032310020

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 18, 2019, at 12:00 o'clock PM PST, Karen Kurek completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

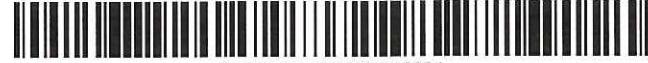
Date: February 18, 2019 By: /s/Mariel Macrohon

Name: Mariel Macrohon

Title: Counselor

Certificate Number: 15317-NJ-DE-032310021

Bankruptcy Case Number: 18-16559



15317-NJ-DE-032310021

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 18, 2019, at 12:00 o'clock PM PST, Stephen Kurek completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: February 18, 2019 By: /s/Mariel Macrohon

Name: Mariel Macrohon

Title: Counselor